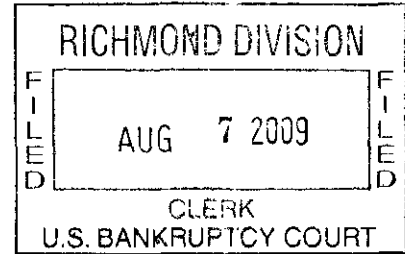


August 2, 2009

Clerk of the Bankruptcy Court
United States Bankruptcy Court
701 East Broad Street – Room 4000
Richmond, Virginia 23219



Dear Sir or Madam,

My name is Joshua G. Bowden (Case Number 5805) and I am a former employee of Circuit City. This is my statement to the Twenty-Fifth Omnibus Objection to Claims (Disallowance of Certain Claims for Paid Time Off) that was ruled on April 1, 2009 (Docket No. 2881). I object to the Omnibus Objection in the amount of \$1,417.10 in regards to information that was presented to myself as well as my co-workers. On question six on the "What Happens to My Benefits When My Employment Ends and Frequently Asked Questions" document. The debtor (Circuit City) has stated in their separation notice to their employees that the PTO (Paid Time Off) balance(s) would be paid upon receiving their final pay check(s). At the bottom of the document the date of October 2008 was stated showing that this was a recent Circuit City document and should be taken as such.

Included are copies of the original Circuit City documents to help support my claim and objection. The first copy is my final Circuit City paycheck showing the actual amount of the claim mentioned above, and the deduction that was made causing the claim. The second copy is above mentioned document "What Happens to My Benefits When My Employment Ends and Frequently Asked Questions" in it's entirety as further proof of my claim.

Sincerely,

A handwritten signature in black ink, appearing to be "J. Bowden", written over a horizontal line.

Joshua G. Bowden
3909 Zingara Rd.
Conyers, GA 30012
(404) 488-2019



WHAT HAPPENS TO MY BENEFITS WHEN MY EMPLOYMENT ENDS AND FREQUENTLY ASKED QUESTIONS

The following information explains what will happen to your benefits when your employment with Circuit City ends. If you need additional information, please contact the Associate Service Center at 1-800-288-6353. You will get the personalized information you need.

Additionally, so that we can contact you with important benefits information, *it is vital that we have your current home address*. If the address printed on your paycheck is *incorrect*, please email the *correct* address to circuitcity.hrservices@hewitt.com or fax it to 1-281-298-0845.

Please carefully review the information provided for all of the Plans in which you are currently enrolled.

BENEFITS

1. When will my medical, dental, and vision benefits stop?

Your medical, dental, and/or vision coverage ends the last day of the month in which your employment with Circuit City ends. Deductions will be taken from your final paycheck for your last month of coverage.

2. If I have medical, dental and/or vision coverage on my Separation Date, can I continue this coverage?

Yes. You will be eligible to continue your medical, dental and/or vision coverage under a federal act known as *COBRA* (*Consolidated Omnibus Reconciliation Act of 1986*). Please see the enclosed handout in this packet marked "COBRA". Shortly after your termination, detailed information (including cost and length of coverage) regarding the continuation of your medical, dental and/or vision benefits will be mailed to your home address.

In the event you have already scheduled a doctor's appointment prior to the COBRA packet reaching you: (1) you may keep the appointment and pay "out of pocket" for any expenses and then be reimbursed upon receipt of your COBRA election confirmation and payment; or (2) you may reschedule your appointment, until after your COBRA election confirmation and payment is received. For details contact the Associate Service Center at 1-800-288-6353.

3. What if I don't want to continue coverage after my Separation Date?

If you do not wish to continue coverage under COBRA, then you do not have to do anything. However, please keep in mind the following: If you become covered later by another plan and you have experienced more than a 63-day period with no health or dental coverage, a pre-existing condition exclusion period may be applied in accordance with the federal Health Insurance Portability and Accountability Act (HIPAA).

4. Will I be able to keep my Life Insurance/Supplemental Life after my Separation Date?

Your life insurance may be continued after separation with our life insurance carrier, Aetna. The appropriate paperwork must be received by Aetna within 31 days of the date your coverage ends. If you wish to continue your life insurance, please contact the Associate Service Center immediately at 1-800-288-6353. Further information is available on Aetna's website at <http://www.aetna.com/group/circuitcity/>.

5. Will I be able to continue my Long Term Disability coverage?

Long Term Disability coverage ends on your Separation Date. Conversion to an individual policy is not available.

6. As a part-time or full-time hourly Associate, will I be paid for unused, accrued PTO?

Yes. You will be paid for unused, accrued PTO upon your termination of employment in your final paycheck.

7. How will my eligibility to receive benefits under the Retirement Plan be affected?

All service through your Separation Date will count toward vesting for benefits. To be eligible to receive benefits from the Retirement Plan, you must have 5 years of vesting service. You receive a year of vesting service for each Plan Year (March 1 through the end of February) during which you worked 1,000 or more hours. If you are eligible for Early Retirement (age 55 and 10 years of vesting service or 62 and 7 years of vesting service), you can elect to start your benefits right away. If you are eligible for Normal Retirement (age 65 and 5 years of vesting service), your benefits will begin as of the first day of the month after your Separation Date.

If you are not eligible to retire but are vested, the Associate Service Center will mail specific information about your benefits to your home address. This letter will be sent about one year after your employment ends. If you are eligible to start your benefits and want additional information, call the Associate Service Center at 800-288-6353 or email circuitcity.hrservices@hewitt.com

8. When can I expect to get my pension payment?

Retirement Plan (Pension) benefits are generally payable on a monthly basis, beginning on your Early or Normal retirement Date. If you are eligible for *Early Retirement* (age 55 or older with at least 10 years of vesting service) or *Normal Retirement* (age 65 or older with at least 5 years of vesting service), please notify the Associate Service Center at 1-800-288-6353 at least 90 days before the date you wish to retire.

If the present value of your retirement benefit payable at age 65 is less than \$1,000, you will be paid in a lump sum payment. You may elect to rollover a lump sum payment to an IRA or another Qualified Retirement Plan if that plan allows rollovers. You will receive a letter notifying you of your options within nine months of the close of the plan year.

9. What happens to my Stock Purchase Plan account?

Participation in the Stock Purchase Plan ends on your Separation Date. You own the stock you have accumulated in this plan. You may contact Computershare at 1-877-377-7456 for more information about selling your stock, requesting a certificate, or leaving your account open.

10. How will my participation in the 401(k) Plan be affected?

If you are participating in the 401(k) Plan, your active participation in the Plan will cease as of your Separation Date. If the current value of your account is under \$1,000, it will be distributed approximately 90 days after your Separation Date; if it is over \$1,000, you may request to receive a distribution. Please call Wachovia Bank, recordkeeper for the Plan, at 1-800-377-9188 or the Associate Service Center at 800-288-6353 for additional information about distributions from the 401(k) plan. In either event you will receive a letter describing your options, along with some important rollover and tax information from Wachovia Bank, NA (the Plan Administrator) within forty-five days of your Separation Date.

11. Will my pension and the 401(k) automatically vest?

These plans do not automatically vest when you cease employment with the Company. Vesting will be determined according to the rules of each Plan and you will be notified if you have a vested benefit due.

12. What happens to my Health Care Spending Account and/or Dependent Care Spending Account (FSA plans)?

Participation in the FSA plans ends on your Separation Date. You will have 90 days from the date of separation to submit any expenses for reimbursement that were incurred while you were employed. After this 90-day period, any remaining balance in your account will be forfeited according to IRS regulations.

13. Can I continue my membership with Truliant Federal Credit Union?

Yes. You may remain a member of the Credit Union as long as you maintain a minimum \$5.00 savings balance.

14. What about my other Benefit programs?

Participation in all other benefit programs ends on your Separation Date. Such programs include, but are not limited to, the Associate Discount and Short Term Disability.

Services through the Work-Life Balance Program are available to separated Associates for a limited time. If you are currently receiving services through the Work-Life Balance Program or wish to use the program to assist during your time of transition, please call the Associate Service Center at 800-288-6353 for the correct phone number and access code.

15. Who should I contact if my supervisor/manager is unable to answer questions I may have regarding my separation package?

You should contact Human Resources Administration at 1-800-765-5298.

16. Who should I contact to answer questions I may have regarding my benefits?

You should contact the Associate Service Center at 1-800-288-6353.

17. Will I be able to continue participating in the Associate discount program?

No, you must be an active Circuit City associate to participate so this benefit ends when you are separated.

The preceding information summarizes how benefits are handled upon an Associate's separation of employment. If this information conflicts with a Plan's documents and/or contracts, the Plan documents and/or contracts will prevail. If you have any questions, please call the Associate Service Center at 1-800-288-6353.

COMPENSATION

18. How will my final paycheck be handled?

Depending on your state, your final paycheck will be either hand delivered, direct deposited or deposited to your Circuit City Visa Paycard on your last day of employment or mailed to the company's most current record of home address. If you move, please notify us of your change of address as your W2 cannot be forwarded. If you have any questions about your final check, please call the Associate Service Center at 1-800-288-6353.

19. Will my final paycheck be taxed differently?

No. Your final paycheck will be taxed according to your W-4 currently on file. All mandatory federal and/or state withholdings will be deducted accordingly.

20. When will I be eligible to apply for Unemployment Compensation?

Please contact your State Employment Commission with questions regarding general eligibility/filing requirements and information related to your specific situation.

